

**Information to identify the case:**

Debtor 1	<b>Cameron R. Howat Jr.</b>	Social Security number or ITIN	<b>xxx-xx-3813</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-24294-CMB</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Cameron R. Howat Jr.  
aka C. Ross Howat Jr.

3/22/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Cameron R. Howat, Jr.  
 Debtor

Case No. 16-24294-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Mar 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2017.

db  
 14323818 +Cameron R. Howat, Jr., 303 Jameson Court, Seven Fields, PA 16046-4353  
 14323823 +Allegheny Imaging, 9335 McKnight Road, Pittsburgh, PA 15237-5928  
 14323824 +Collection Service Center, PO Box 560, New Kensington, PA 15068-0560  
 14325704 +Cranberry Township EMS, 20727 Route 19, Suite 51, Cranberry Twp, PA 16066-6010  
 14325703 +Elliot & Davis, PC, 425 First Avenue, Pittsburgh, PA 15219-1321  
 14323826 +Glen Eden Homes Association, PO Box 2225, Cranberry Twp PA 16066-1225  
 +KML Law Group, PC, Mellon Independence Center, Ste 5000, 701 Market Street,  
 Attn: Matthew Fissel, Philadelphia, PA 19106-1538  
 14323827 +Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd, Mail Stop MS 5/251,  
 Coral Gables, FL 33146-1837  
 14325702 +PNC Bank, 2730 Liberty Avenue, Pittsburgh PA 15222-4747  
 14323829 +PNC Educational Loan Center, PO Box 757, Pittsburgh, PA 15265-0001  
 14323831 +US Dept. of Education - Direct Loans, PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 23 2017 01:35:28 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14323820 +EDI: CINGMIDLAND.COM Mar 23 2017 01:13:00 AT&T Mobility, PO Box 6416,  
 Carol Stream, IL 60197-6416  
 14323819 EDI: GMACFS.COM Mar 23 2017 01:13:00 Ally Financial, PO Box 380901,  
 Minneapolis, MN 55438-0901  
 14323821 +EDI: CAPITALONE.COM Mar 23 2017 01:13:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 14323822 +EDI: CITICORP.COM Mar 23 2017 01:13:00 Citicards CBNA, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 14323825 EDI: HY11.COM Mar 23 2017 01:13:00 Hyundai Motor Finance, 10550 Talbert Avenue,  
 Fountain Valley, CA 92708  
 14323828 E-mail/Text: camanagement@mtb.com Mar 23 2017 01:35:11 M&T Bank, PO Box 900,  
 Millsboro, DE 19966  
 14335064 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 23 2017 01:35:28  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946  
 14323830 +EDI: SWCR.COM Mar 23 2017 01:13:00 Southwest Credit Systems, 4120 International Pkwy,  
 #1100, Carrollton, TX 75007-1958

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Lakeview Loan Servicing, LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 24, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2017 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor Cameron R. Howat, Jr. bthompson@ThompsonAttorney.com,  
 blemon@thompsonattorney.com/LaurenKelly@thompsonattorney.com/jwrzosek@thompsonattorney.com/mgille  
 spie@thompsonattorney.com/azema@ecf.inforuptcy.com/noreply@thompsonattorney.com/mhodge@thompsonat  
 torney.com  
 James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
 Jeffrey J. Sikirica trusteesikirica@consolidated.net,  
 PA59@ecfcbis.com/a.a.farrell@comcast.net/KTosadori@bglaw-llp.com/JSikirica@bglaw-llp.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 4